Registering to Participate in the Federally-Facilitated Marketplace (FFM) for the 2015 Plan Year

August 19, 2014

Agent and Broker Participation in the Federally-facilitated

Marketplace for Plan Year 2015



Session Guidelines

- This is a 90-minute webinar session
- If time allows, questions will be taken throughout the presentation
- For questions regarding content or logistics, contact the REGTAP Registrar at registrar@regtap.info or (800) 257-9520



Introduction



Webinar Agenda

- Objectives
- FFM Agent and Broker Registration Overview
- New Information for the 2015 Plan Year
- Registration Tips for Agents and Brokers
- Basic Enrollment Tips for Agents and Brokers
- Resources
- Q&A Session



Webinar Objectives

- Describe the registration requirements for Agents and Brokers who wish to participate in the FFM for the 2015 plan year
- Distinguish between registration requirements for new and renewing Agents and Brokers
- Describe "What's New" with FFM Agent and Broker registration for the 2015 plan year
- Provide tips on registering as an Agent or Broker in the FFM
- Provide an overview of Agent/Broker assisted enrollment in the FFM
- Identify relevant CMS resources and guidance



FFM Agent and Broker Registration Overview



FFM Agent and Broker Registration Overview

- Agents and Brokers must complete certain registration activities initially and annually in order to participate in the FFM
- The Agent and Broker registration process for the FFM is comprised of two parts

Part I

Training and Agreements on the Medicare Learning Network® (MLN) Part II

Creation of an FFM User Account and Identity Proofing

Website:



Medicare Learning Network®: https://Marketplace.MedicareLearning NetworkLMS.com

Key Actions:

- Create an account on the MLN
- Select the agent/broker role for the desired market
- Complete the training curriculum for the desired market, including the applicable FFM Agreement(s)



CMS Enterprise Portal: https://portal.cms.gov

- Create an FFM user account
- Request the Agent/Broker role
- Complete identity proofing



Training and Agreements on the MLN

- All Agents and Brokers must complete Part I of registration by accessing the Medicare Learning Network® (MLN) at http://Marketplace.MedicareLearningNetworkLMS.com
- Part I consists of:
 - Creating/logging in to an account on the MLN
 - New users must create an account
 - Renewing users use the same account each year
 - Selecting the agent/broker role for the desired market MLN will auto-assign the appropriate training curriculum based on the user's selection of one of the following roles:
 - Individual Market and SHOP;
 - Individual Market; or
 - SHOP
 - Completing the appropriate market-specific curriculum on the MLN, which includes executing the Agent Broker FFM Agreement(s)

Creation of FFM User Account and Identity Proofing

- Only those Agents or Brokers who are new to the FFM (those who did not complete Part II during Plan Year 2014) are required to complete Part II. Part II is completed through the CMS Portal, available at: https://portal.cms.gov
- Part II consists of:
 - Creating an FFM user account The FFM user account consists of creating an FFM user ID and password
 - Requesting the FFM Agent Broker role This includes entering the MLN user ID and National Producer Number (NPN) to confirm the Agent's or Broker's successful completion of the required training curriculum
 - Completing identity proofing This requires answering questions to confirm the individual's identity

Key Considerations for Complying with Agent and Broker FFM Registration Requirements

- Agent and Broker registration requirements differ depending on:
 - The Marketplace in which the Agent or Broker wishes to participate (FFM for the individual market, FF-SHOP, or both); and
 - Whether the Agent or Broker is new to the FFM or is renewing the Agent's FFM registration
- Agents and Brokers must meet registration requirements prior to assisting consumers in the FFM



Registration Requirements for Agents and Brokers NEW to the FFM

	Initial FFM Registration Activiti			ivities
		Part I	Part II	
Agents and Brokers participating in the	Create an Account on MLN	Complete the FFM Training	Execute FFM Agreement(s)	Create an FFM User Account and Complete Identity Proofing on the CMS Enterprise Portal
 FFM for the individual market and FF-SHOP 	Required	Required: Basics, P&S, IM Recommended: SHOP	Required: GA, P&S IM, P&S SHOP	Required
 FFM for the individual market 	Required	Required: Basics, P&S, IM	Required: GA, P&S IM	Required
• FF-SHOP	Required	Recommended: Basics, P&S, SHOP	Required: P&S SHOP	Required

TRAINING & AGREEMENTS:

Basics Affordable Care Act and Marketplace Basics Course & Exam

P&S Privacy and Security Standards Course & Exam – **NEW for Plan Year 2015**

IM Individual Marketplace Course & Exam SHOP SHOP Marketplace Course & Exam

GA Agent Broker General Agreement for the FFM Individual Market

P&S IM Agreement Between Agent or Broker and CMS for the FFM Individual Market

P&S SHOP Agreement Between Agents and Brokers and CMS for the FF-SHOP



Registration Requirements for Agents and Brokers RENEWING with the FFM

	Annual FFM Registration Activities			
	Part I		Part II	
Agents and brokers renewing their participation in the	Login to MLN using existing MLN User ID	Complete the FFM Training	Execute FFM Agreement(s)	Create an FFM User Account and Complete Identity Proofing on the CMS Enterprise Portal
 FFM for the individual market and FF-SHOP 	Required	Required: Basics, P&S, IM Recommended: SHOP	Required: GA, P&S IM, P&S SHOP	No activity required
 FFM for the individual market 	Required	Required: Basics, P&S, IM	Required: GA, P&S IM	No activity required
• FF-SHOP	Required	Recommended: Basics, P&S, SHOP	Required: P&S SHOP	Required (Note: Agents and brokers who did not complete this requirement as part of the registration for the 2014 plan year must do so as part of registration for the 2015 plan year.)

TRAINING & AGREEMENTS:

Basics Affordable Care Act and Marketplace Basics Course & Exam
P&S Privacy and Security Standards Course & Exam – NEW for Plan Year 2015
IM Individual Marketplace Course & Exam
SHOP Marketplace Course & Exam

GA Agent Broker General Agreement for the FFM Individual Market

P&S IM Agreement Between Agent or Broker and CMS for the FFM Individual Market

P&S SHOP Agreement Between Agents and Brokers and CMS for the FF-SHOP



FFM Agent and Broker Course and Exam Descriptions

Course and Exam	Description	Estimated Time to Complete Course and Exam
Affordable Care Act and Marketplace Basics	Introduces basic information about the health care law—the Patient Protection and Affordable Care Act of 2010, or Affordable Care Act—and the Health Insurance Marketplaces that the law created	1.25 hours + .5 hours for exam = 1.75 hours
Privacy and Security Standards	Introduces basic information on specific privacy and security standards that apply to Agents and Brokers operating in the Federally-facilitated Marketplaces	.75 hours + .5 hours for exam =1.25 hours
Individual Marketplace	Educates Agents and Brokers about the Individual Marketplaces where individuals and families can shop for qualified health plans (QHP)	1 hour + .5 hours for exam = 1.5 hours
SHOP Marketplace	Educates Agents and Brokers about the SHOP Marketplaces where businesses can provide health coverage to employees	1 hour + .5 hours for exam = 1.5 hours

Note: Agents and Brokers serving the FF-SHOP are strongly encouraged, but not required, to take the Affordable Care Act and Marketplace Basics, Privacy and Security Standards, and SHOP Marketplace courses and the corresponding exams.

FFM Agent and Broker Exams

- Agents and Brokers participating in the FFM for the Individual Market must take the corresponding multiple choice exam for each of the required courses and pass with a minimum score of 70%
- After three failed attempts to pass an exam, the Agent or Broker must re-take the corresponding training course before attempting the exam again
- Agents and Brokers participating in the FF-SHOP are not required, but are strongly encouraged, to take and pass the exams associated with the FF-SHOP curriculum



Summary of Agreements for Agents and Brokers in the FFM

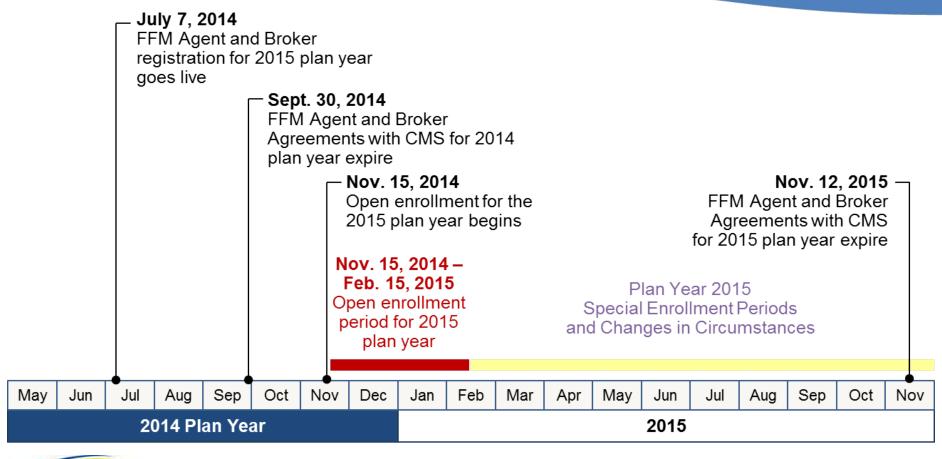
Agreement	Description	Audience
Agent Broker General Agreement for the FFM Individual Market	General Agreement for Agents and Brokers participating in the FFM for the individual market; includes terms for complying with federal and state law, rules, standards, and policies	Agents and Brokers who wish to operate in a FFM for the Individual Market must read and accept the terms
Agreement Between Agent or Broker and CMS for the FFM Individual Market	Privacy and security Agreement for Agents and Brokers participating in the FFM for the individual market; includes privacy and security standards protecting consumers' personally identifiable information (PII). The FFM privacy standards are consistent with the eight principles outlined in 45 CFR §155.260(a)	Agents and Brokers who wish to operate in a FFM for the Individual Market must read and accept the terms
Agreement Between Agent or Broker and CMS for the FF- SHOP	Privacy and security Agreement for Agents and Brokers participating in the FF-SHOP; includes privacy and security policies protecting consumers' PII. The FFM privacy standards are consistent with the eight principles outlined in 45 CFR §155.260(a)	Agents and Brokers who wish to operate in the FF-SHOP must read and accept the terms



New Information for the 2015 Plan Year



Agent and Broker Registration for the 2015 Plan Year: Key Dates





What's New for 2015 Plan Year Registration?

- A new Privacy and Security Standards course has been added to the Agent and Broker training
- Agents and Brokers who completed Part II of registration for the 2014 plan year only need to complete Part I of registration to participate in the FFM during the 2015 plan year
- Agents and Brokers who participated only in the FF-SHOP during the 2014 plan year must complete both Part I and Part II of registration for the 2015 plan year



What's New for 2015 Plan Year Registration? (continued)

- The open enrollment period for 2015 plan year begins on November 15, 2014. Open enrollment began on October 1, 2013 for the 2014 plan year
- The Agent Broker FFM Agreement(s) are valid from the date of electronic signature on MLN through November 12, 2015



Registration Tips for Agents and Brokers



Part I: MLN User ID Requirements for New and Existing Users

New Agents and Brokers must create an account on the MLN

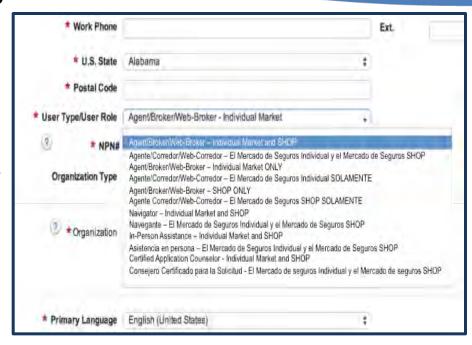
Renewing Agents and Brokers log in using existing MLN User ID (do not re-create a new account on the MLN)





Part I: Role Selection in MLN and Curriculum Assignment

- Agents and Brokers must select one of the three user type/user roles, based on the insurance markets the Agent or Broker wishes to serve
- Renewing Agents and Brokers can edit a previously selected role through the "My Account" page after logging in
- Agents and Brokers will be autoassigned a curriculum that corresponds to the role selected
- Agents and Brokers should select the desired user type/user role in the MLN prior to completing training for the 2015 plan year registration





Part I: Curriculum Based on Role Selection

MLN will assign each Agent or Broker a curriculum based on the selected role

If an Agent or Broker selects this **role:**

The Agent or Broker is assigned this curriculum:

Individual
Market & SHOP



Agent and Broker Individual Marketplace and SHOP Marketplace Curriculum, Plan Year 2015

Individual Market



Agent and Broker Individual Marketplace Curriculum, Plan Year 2015

SHOP



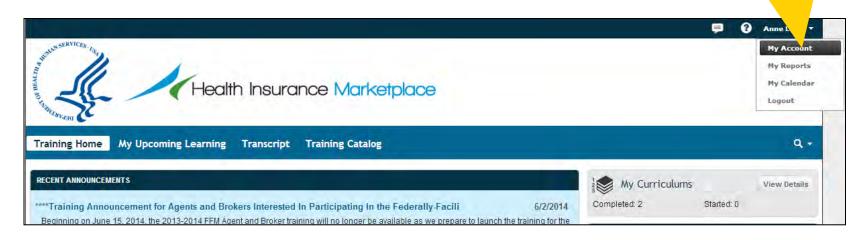
Agent and Broker SHOP Marketplace Curriculum Plan, Year 2015



Part I: Updating an MLN Profile

- Agents and Brokers can change or edit the user type/user role, NPN, and other MLN profile information by accessing "My Account"
- "My Account" can be found in the drop-down list under the Agent's or Broker's name in the upper right-hand corner of the MLN screen

Select "My Account" from the drop-down list to edit information





Part I: Registering with the Appropriate NPN

- Agents and Brokers must enter a correct NPN on the MLN profile before starting training and should verify that the NPN is correct before completing training
- The NPN can be up to 10 digits long and must not begin with a zero
- The NPN must not include any special characters

Agent/Broker NPNs can be found at: https://pdb.nipr.com/html/PacNpnSearch.html



Part I: Registering with the Appropriate NPN (continued)

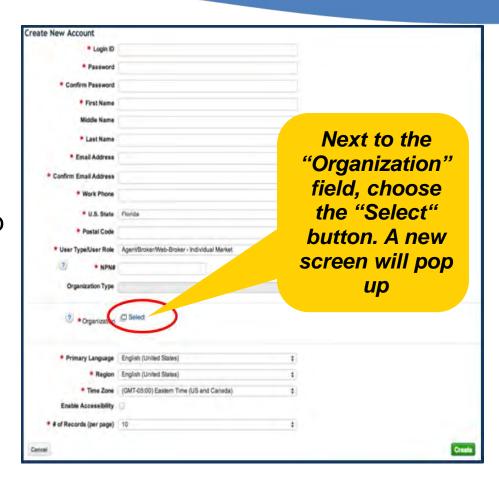
- The NPN is not always the same as the Agent's or Broker's state license number—make sure to use NPN and not state licensure number if the numbers are different
- The NPN is recorded on the training curriculum completion certificate and is used by issuers for compensation purposes
- Agents and Brokers who enter the wrong NPN may have to re-complete the curriculum

Agent/Broker NPNs can be found at: https://pdb.nipr.com/html/PacNpnSearch.html



Part I: Organization Information in MLN Account Creation

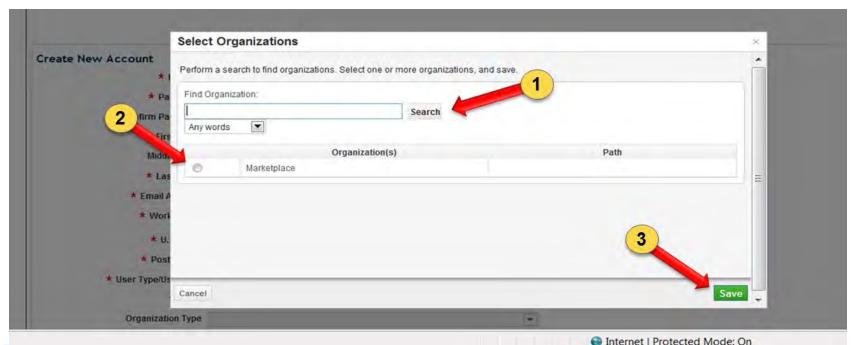
- After selecting the appropriate user type/user role, Agents and Brokers must make a selection in the "Organization" field
- For the "Organization" field, click on the blue text that says "Select." A new screen will pop up
- This should not be confused with the field labeled "Organization Type" which is automatically grayed-out; Agents and Brokers do not need to complete this field





Part I: Organization Information in MLN Account Creation (continued)

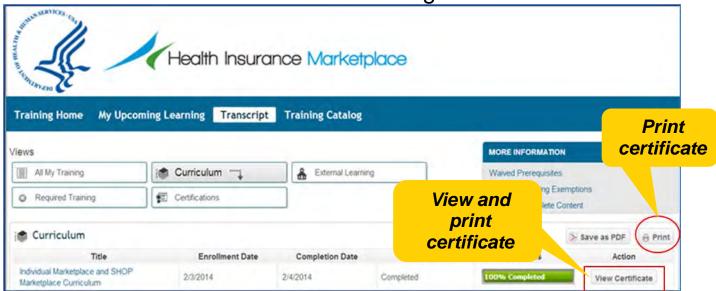
Select the gray "Search" button, and "Marketplace" will appear as the only option. Choose the radio button next to "Marketplace." Select "Save" to finish creating an MLN account





Part I: Printing Curriculum Certificates

 Agents and Brokers should print curriculum certificates (not course certificates), as Agents and Brokers must provide the certificates to the issuers and web-brokers with which the Agent or Broker is affiliated



 Agents and Brokers may log into the MLN to reprint copies of curriculum certificates at any time



Part I: Certificate Example

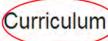
Certificate of Completion Jane Doe

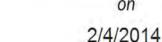
1234567

has successfully completed the following curriculum for agents/brokers:

on

Individual Marketplace and SHOP Marketplace Curriculum











Processing Time Between Parts I & II

- If an Agent or Broker is completing Part I for the first time, the Agent or Broker must wait two business days before completing Part II. This allows time for the training completion record to be transmitted from the MLN to the CMS Enterprise Portal
- This tip only applies to Agents and Brokers who did NOT complete Part II for the 2014 plan year



Part II: Creating an FFM User ID

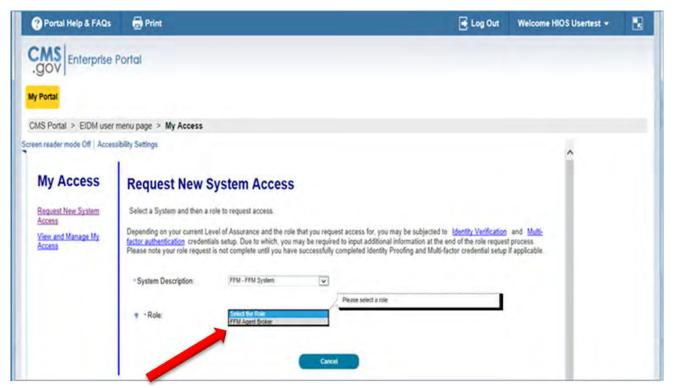


- FFM User IDs are not assigned by CMS; Agents and Brokers create FFM User IDs on the CMS Enterprise Portal
- An Agent's or Broker's FFM User ID does not have to be the same as the Agent or Broker's MLN User ID, but CMS encourages Agents and Brokers to use the same ID for both
- The FFM User ID is not fully activated for the Agent/Broker role until Parts I and II are both complete



Part II: Selecting the Correct Role on the CMS Enterprise Portal

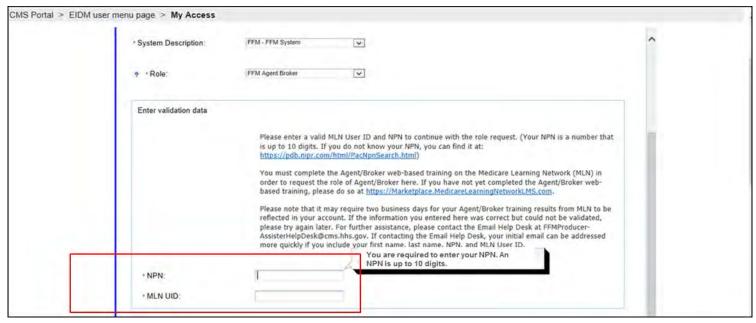
Agents and Brokers must select the "FFM Agent Broker" role under "Request New System Access"





Part II: Entering Validation Data

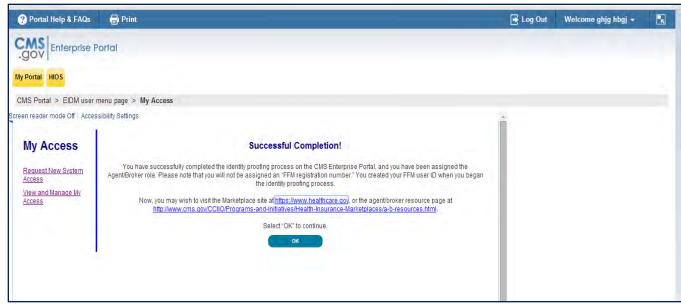
- Agents and Brokers must enter the MLN User ID and NPN prior to moving on to identity proofing
- The information entered here must match the information entered on MLN at the time the curriculum was completed





Part II: Registration Completion

- Agents and Brokers will see a message indicating successful completion once Part II has been completed
- Agents and Brokers who have completed Part II of registration do not need to log into the CMS Enterprise Portal again unless the Agent or Broker needs to reset the FFM account password or conduct other FFM account maintenance, such as editing the e-mail address



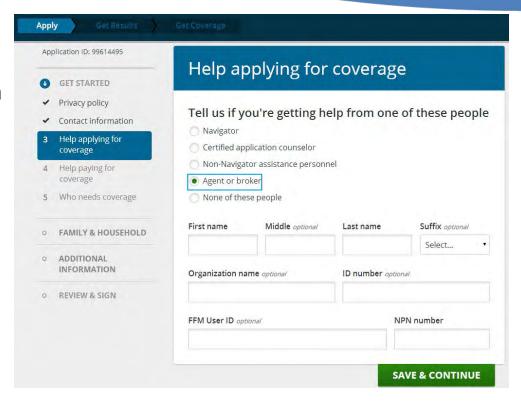


Basic Enrollment Tips for Agents and Brokers



Marketplace Pathway

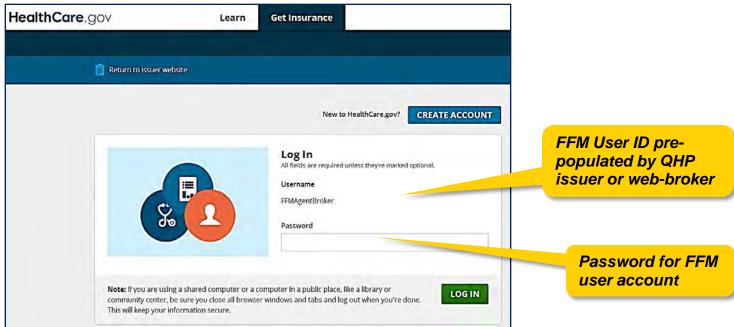
- Agents and Brokers cannot log in directly to https://www.HealthCare.gov
- Agents and Brokers may not log in as the consumer using the consumer's ID and password when assisting consumers using the Marketplace pathway
- Make sure the consumer enters the Agent or Broker's NPN and FFM User ID on this screen to facilitate compensation





Direct Enrollment Pathway

- Agents and Brokers who are affiliated with issuers and web-brokers that utilize the "direct enrollment" pathway must provide the Agent or Broker's FFM User ID to those issuers and web-brokers
- Agents and Brokers will need to enter the password for the Agent's or Broker's FFM user account





Compensation for Agents and Brokers Operating in the FFM

- The FFM does not directly appoint Agents or Brokers and does not set compensation levels
- Agents and Brokers in the FFM are compensated in accordance with agreements with QHP issuers and any state-specific requirements



Compensation for Agents and Brokers Operating in the FFM (continued)

- To the extent permitted by a state, Agents and Brokers receive compensation from QHP issuers in the form of commissions as a result of assisting qualified individuals in enrolling in QHPs through the Marketplaces
- A QHP issuer must pay the same Broker compensation for QHPs offered through the FFM as it does for similar health plans offered in the state but outside of the FFM



Resources



Resources

	Resource	Resource Link
	CCIIO Resources for Agents and Brokers in the Health Insurance Marketplaces	http://www.cms.gov/cciio/programs-and-initiatives/health-insurance-marketplaces/a-b-resources.html
	Step-by-Step Guide to Plan Year 2015 Federally-facilitated Marketplace Registration with MLN and EIDM Screen Shots	http://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Marketplaces/ Downloads/AB-Registration-Walk-Through-073014.pdf
	Registering to Participate in the Federally-facilitated Marketplace for the 2015 Plan Year: What Agents and Brokers Need to Know	http://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Marketplaces/Downloads/AB_Training-and-Registration-Overview 052914 Opt1 v11.pdf
	Operational Tips for Completing Agent and Broker Registration for the Federally-facilitated Marketplace	http://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance- Marketplaces/Downloads/Operational_Tips_5_30_2014_508.pdf
	Quick Reference Guide: Agent and Broker Training and Registration Process for the FFM	http://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance- Marketplaces/Downloads/agent-broker-reg-quick-reference_revised_5_29_14_508.pdf
	Federally-facilitated Marketplace Agent and Broker Registration For the 2015 Plan Year: Frequently Asked Questions	http://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance- Marketplaces/Downloads/Agent_Broker_Registration_QA_May_2014_508.pdf
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Questions?

To submit questions by webinar:

 type your question in the text box under the 'Q&A' tab and click 'Send' to submit your questions



Closing Remarks

